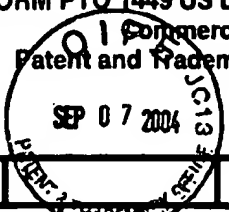



[illegible]

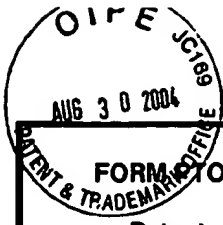
Examiner Initials	Cite No.	FOREIGN PATENT DOCUMENTS			Publication Date MM-DD-YYYY (Number 43)	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines Where Relevant Passages or Figures Appear
		Country Code	Number	Kind Code (if known)			

Examiner Signature		Date Considered	11/8/2005
--------------------	---	-----------------	-----------


9/1/04

FORM PTO 1449 US Department of Commerce Patent and Trademark Office 		Application Number	09/870,993
		Filing Date	6/1/2001
		First Named Inventor	Gregory Guttman, et. al.
		Group Art Unit	2151
		Examiner Name	Tang, Kuo Liang J.
Sheet	1 of 1	Atty Docket Number	VIGN1700
Examiner Initials	OTHER PRIOR ART -- NON PATENT LITERATURE DOCUMENTS	Date	
KLT	C5	Grosso, P., XML Fragment Interchange, W3C www.w3org/TR/xml-fragment , pp.1-31, February 12, 2001.	2/12/2001
Examiner Signature			Date Considered
			11/8/2004

9/1/04



PTO/SB/08B (08-00)

FORM PTO 1449 US Department of Commerce Patent and Trademark Office		Application Number	09/870,993		
		Filing Date	6/1/2001		
		First Named Inventor	Gregory Guttmann, et. al.		
		Group Art Unit	2151		
		Examiner Name	Tang, Kuo Liang J.		
Sheet	1	of	1	Atty Docket Number	VIGN1700
Examiner Initials	Cite No.	OTHER PRIOR ART – NON PATENT LITERATURE DOCUMENTS			Date
KLT	C2	International Search Report for International Application No. PCT/US 01/19986			3/3/2004
KLT	C3	WO 00/29927 A (X/Net Associates, Inc.) page 3, line 21 – page 13, line 12			5/25/2000
KLT	C4	WO 00/34873 A (Yodlee.com, Inc.) page 7, line 21 – page 8, line 4 page 13, line 5 – line 16			6/15/2000
Examiner Signature				Date Considered	11/8/2004

8/18/04